

Fill in this information to identify the case:

Document Page 1 of 19

Debtor Name H. A. Stewart Trucking LLC

United States Bankruptcy Court for the Western District of Pennsylvania

Case number: 23-22125 JAD☐ Check if this is an amended filing

## Official Form 425C

## Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: January 2025

Date report filed:

MM/DD/YYYYLine of business: Trucking

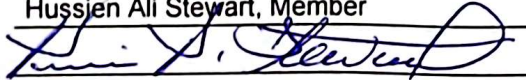
NAISC code:

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Hussien Ali Stewart, Member

Original signature of responsible party



Printed name of responsible party

Hussien Ali Stewart

## 1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer **No** to any of the questions in lines 1-9, attach an explanation and label it **Exhibit A**.

- |  |                                     |                                     |                          |
|--|-------------------------------------|-------------------------------------|--------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 4. Did you pay your employees on time?   | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 7. Have you timely filed all other required government filings?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |

If you answer **Yes** to any of the questions in lines 10-18, attach an explanation and label it **Exhibit B**.

- |   |                                     |                                     |                          |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name H. A. Stewart Trucking LLC

Case number 23-22125 JAD

17. Have you paid any bills you owed before you filed bankruptcy? ☒ ☐ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☒ ☐ ☐

## 2. Summary of Cash Activity for All Accounts

**19. Total opening balance of all accounts**

\$ 702.34

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 56,833.98

**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 56,025.18

**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 808.80

**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 1,511.14

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**

(*Exhibit E*)

\$ 0.00

Debtor Name H. A. Stewart Trucking LLC

Case number 23-22125 JAD

#### 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00  
(Exhibit F)

#### 5. Employees

26. What was the number of employees when the case was filed? 2  
27. What is the number of employees as of the date of this monthly report? 4

#### 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00  
30. How much have you paid this month in other professional fees? \$ 0.00  
31. How much have you paid in total other professional fees since filing the case? \$ 0.00

#### 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>          </u>	—	\$ <u>          </u>	=	\$ <u>          </u>
33. Cash disbursements	\$ <u>          </u>	—	\$ <u>          </u>	=	\$ <u>          </u>
34. Net cash flow	\$ <u>          </u>	—	\$ <u>          </u>	=	\$ <u>          </u>
35. Total projected cash receipts for the next month:					\$ <u>          </u>
36. Total projected cash disbursements for the next month:					— \$ <u>          </u>
37. Total projected net cash flow for the next month:					= \$ <u>          </u>



Debtor Name H. A. Stewart Trucking LLC

Case number 23-22125 JAD

## 8. Additional Information

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If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

**H.A. Stewart Trucking LLC.**  
**Balance Sheet**  
**As of January 31, 2025**

	<u>Total</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Bank Accounts</b>	
Checking - 1st Commonwealth 6794	1,511.14
Citizens Bank (Business Checking)	0.00
insurance escrow	0.00
Loan to Shareholder	0.00
United Community	0.00
<b>Total Bank Accounts</b>	<b>\$ 1,511.14</b>
<b>Other Current Assets</b>	
Deposit on Purchase of Trailer	0.00
Deposit on Purchase of Vehicle	5,450.43
Payroll Advances to Employees	0.00
Uncategorized Asset	0.00
<b>Total Other Current Assets</b>	<b>\$ 5,450.43</b>
<b>Total Current Assets</b>	<b>\$ 6,961.57</b>
<b>Fixed Assets</b>	
Accumulated Depreciation	-284,008.33
Vehicles	459,998.70
Vehicles - approved by Court	270,249.43
<b>Total Fixed Assets</b>	<b>\$ 446,239.80</b>
<b>TOTAL ASSETS</b>	<b>\$ 453,201.37</b>
<b>LIABILITIES AND EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Credit Cards</b>	
Capital One Credit Card	0.00
Citizens Business Credit Card	0.00
Citizens Credit Card 6898 - 3	8,593.77
Citizens Credit Card ending 9662	10,494.63
XXXX6049 - 2	5,162.25
<b>Total Credit Cards</b>	<b>\$ 24,250.65</b>
<b>Total Current Liabilities</b>	<b>\$ 24,250.65</b>
<b>Long-Term Liabilities</b>	
1st Commonwealth Bank Loan Monthly Pmt \$353.56	15,956.92
Channel Loan - Citizens Bank 2022	0.00
Channel Partners Citizens Bank Loan 2023	86,626.46
Highway Commercial Loan Monthly Pmt \$615.50	60,000.00
Loan From Shareholder	63,986.98
Mazo Capital Solutions	52,088.11
Navitas Loan Monthly Pmt \$1,436.16	137,138.74

Navitas Loan Monthly Pmt \$512.91	48,978.13
Navitas Loan # 2	44,603.76
Notes Payable - Alphonso Stewart	0.00
Notes Payable 1st Commonwealth	25,936.43
Notes Payable Navitas	0.00
Notes Payable North Mills	117,315.63
Notes Payable SBA	141,959.00
Quality Equipment Finance	108,408.24
Quickbooks Intuit Loan	42,502.04
Vehicle Loan	0.00
Vehicle Loan MHC	0.00
Total Long-Term Liabilities	<b>\$ 945,500.44</b>
Total Liabilities	<b>\$ 969,751.09</b>
Equity	
Opening Balance Equity	-69.41
Owner's Pay & Personal Expenses	21,900.00
Retained Earnings	-539,189.11
Net Income	808.80
Total Equity	<b>-\$ 516,549.72</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 453,201.37</b>

Sunday, Feb 02, 2025 09:52:13 AM GMT-8 - Cash Basis

**H.A. Stewart Trucking LLC.**  
**Profit and Loss by Month**  
**January 2025**

	Jan 2025	Total
<b>Income</b>		
<b>Sales</b>	61,516.80	61,516.80
<b>Total Income</b>	<b>\$ 61,516.80</b>	<b>\$ 61,516.80</b>
<b>Gross Profit</b>	<b>\$ 61,516.80</b>	<b>\$ 61,516.80</b>
<b>Expenses</b>		
<b>Accounting</b>	504.94	504.94
<b>Bank Charges &amp; Fees</b>	90.00	90.00
<b>Commissions and Fees</b>	1,845.49	1,845.49
<b>Dues &amp; subscriptions</b>	2.13	2.13
<b>Fuel</b>	12,268.67	12,268.67
<b>IFTA Taxes</b>	55.61	55.61
<b>Insurance</b>	2,318.10	2,318.10
<b>Job Supplies</b>	94.92	94.92
<b>Office Supplies &amp; Software</b>	228.40	228.40
<b>Payroll Expenses</b>	21,595.15	21,595.15
<b>Payroll Expenses EIB</b>	924.83	924.83
<b>Payroll Expenses HRS + 401 K Ded</b>	3,270.07	3,270.07
<b>Payroll Taxes</b>	3,570.54	3,570.54
<b>Reimbursable Expenses</b>	100.00	100.00
<b>Trailer Rental</b>	2,880.00	2,880.00
<b>Truck Parts</b>	445.18	445.18
<b>Utilities</b>	517.63	517.63
<b>Vehicle Leases</b>	9,996.34	9,996.34
<b>Total Expenses</b>	<b>\$ 60,708.00</b>	<b>\$ 60,708.00</b>
<b>Net Operating Income</b>	<b>\$ 808.80</b>	<b>\$ 808.80</b>
<b>Net Income</b>	<b>\$ 808.80</b>	<b>\$ 808.80</b>

Sunday, Feb 02, 2025 09:53:32 AM GMT-8 - Cash Basis



First Commonwealth Bank  
PO Box 400  
Indiana, PA 15701-0400  
Address Service Requested

Page 1  
Statement Date:  
01/31/2025  
234 Y XXXXXXXXXXXX6794  
HAK5349

#BWNMCMC

00000395 MFCBI153860201250656 01 000000000  
H A Stewart Trucking LLC  
Debtor in Possession #23-22125  
235 West Chestnut St APT811  
Washington PA 15301

Customer Service Information

Personal Service: 1-800-711-BANK (2265)

Monday - Friday 7:00 a.m. - 7:00 p.m.

Saturday - Sunday 8:00 a.m. - 2:00 p.m.

Automated Service: 24 hours, 7 days

Main Office:

First Commonwealth, PO Box 400,  
Indiana, PA 15701-0400

Download our app or visit us at  
[www.fcbanking.com](http://www.fcbanking.com) for Online  
Banking and Bill Payment.

Visit Us On Facebook: First Commonwealth Bank

Enrolling in eStatements is easy. Just click the eNotices tab within your Online Banking to start receiving email notifications when your statements are ready to be viewed.

Summary of Bank Accounts

Account #	Account Type	Ending Balance
XXXXXXXXXXXX6794	Business Solutions Checking	1,511.14

CHECKING ACCOUNTS

Account Holder: H A Stewart Trucking LLC  
Debtor in Possession #23-22125

Business Solutions Checking

Account Number	XXXXXXXXXXXX6794	Statement Dates	1/01/25 thru 2/02/25
Beginning Balance	702.34	Days in the statement period	33
16 Deposits/Credits	56,833.98	Average Daily Balance	3,569.35
57 Checks/Debits	56,000.18	Average Collected	3,569.35
Total Service Charges	25.00		
Interest Paid	.00		
Ending Balance	1,511.14		

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$35.00	\$35.00
Total Returned Item Fees	\$ .00	\$ .00



First Commonwealth Bank  
PO Box 400  
Indiana, PA 15701-0400  
Address Service Requested

## RECONCILEMENT WORKSHEET

Before you begin to balance your account with this statement, **make sure all items shown on the statement have been entered in your records, including any interest earned or service fees assessed.** Then follow the instructions below to reconcile your account.

<b>1. Ending</b> balance from statement:	\$
<b>List</b> deposits/credits not shown on statement:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
<b>2. SUBTOTAL</b> deposits not on statement:	\$
<b>List</b> outstanding checks/debits not shown on statement:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
Check number/Debit:	\$
<b>3. SUBTOTAL</b> debits not on statement:	\$
<b>4. TOTAL</b> outstanding transactions 2 + 3:	\$
<b>5. UPDATED BALANCE</b> 1+4:	\$

1. <b>Balance</b> shown in your checkbook:	\$
<b>List</b> deposits/credits not entered in your checkbook:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Account interest	\$
2. <b>SUBTOTAL</b> deposits not on statement:	\$
<b>List</b> service charges and other account charges not in checkbook:	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
3. <b>SUBTOTAL</b> debits not on statement:	\$
4. <b>TOTAL</b> outstanding transactions 2 - 3:	\$
5. <b>UPDATED BALANCE</b> 1 + 4:	\$

## ELECTRONIC FUNDS TRANSFER

In case of errors or questions about your electronic transfers, call us at 800.711.2265, or write us as soon as you can at EFT Processing, P.O. Box 400, Indiana, Pa., 15701-0400. If you think your statement or receipt is incorrect or you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Provide us with your name and account number (if any.)
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- (3) Provide us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will adjust your account for the amount you think is in error, so that you will have use of the money during the time it takes for us to complete our investigation.



Member FDIC



Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Service Charge Detail	Amount
1/31	Service Charge		25.00

Date	Description	Activity in Date Order	Debit	Credit	Balance
1/02	DBT CRD 1508 12/31/24 0005 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		1,124.00-		421.66-
1/02	Paid Item Fee		35.00-		456.66-
1/03	GREEN BROKERAGE ACH H A STEWART TRUCKING			1,878.58	1,421.92
1/03	GREEN BROKERAGE ACH H A STEWART TRUCKING			3,561.54	4,983.46
1/03	GREEN BROKERAGE ACH H A STEWART TRUCKING			3,964.58	8,948.04
1/03	PAYCHEX TPS TAXES 10183500003886X		337.44-		8,610.60
1/03	H A STEWART TRUCKING PAYCHEX EIB INVOICE X10182600003809		394.43-		8,216.17
1/03	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000046765530		594.68-		7,621.49
1/03	H A STEWART TRUCKING Wex Inc EFSLLC 3770002015312		1,966.16-		5,655.33
1/03	H. A. STEWART TRUCKING H A Stewart Truc Employee H A Stewart Truc		3,879.14-		1,776.19



## Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
1/06	DBT CRD 1516 01/04/25 5903 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		468.40-		1,307.79
1/06	DBT CRD 1507 01/04/25 5903 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		560.48-		747.31
1/07	DBT CRD 1457 01/06/25 5399 VZWRLSS*APOCC VISB 899 HEATHROW PARK LN 800-922-0204FL C# 4232		224.87-		522.44
1/08	Account Analysis Fee		30.00-		492.44
1/09	GREEN BROKERAGE ACH H A STEWART TRUCKING			4,360.04	4,852.48
1/09	GREEN BROKERAGE ACH H A STEWART TRUCKING			4,682.96	9,535.44
1/09	GREEN BROKERAGE ACH H A STEWART TRUCKING			10,770.69	20,306.13
1/09	DBT CRD 1454 01/08/25 3502 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		1,124.00-		19,182.13
1/09	DBT CRD 1448 01/08/25 4246 GEICO *COMMERCIAL One GEICO Plaza 866-509-9444DC C# 4232		1,294.51-		17,887.62
1/09	PAYCHEX TPS TAXES 10268800004050X		476.88-		17,410.74
1/09	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000046823054		611.24-		16,799.50
1/09	H A STEWART TRUCKING H A Stewart Truc Employee		6,278.49-		10,521.01



## Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in	Date Order	Debit	Credit	Balance
1/10	H A Stewart Truc PAYCHEX EIB INVOICE X10272800042224			132.60-		10,388.41
1/10	Wex Inc H A STEWART TRUCKING EFSLLC 3770002015312			3,335.91-		7,052.50
1/13	DBT H. A. STEWART TRUCKING CRD 1506 01/11/25 8903 PENSKE TRK LSG 025410 209 E VIEW DR			1,074.12-		5,978.38
1/14	DBT MOUNT PLEASANPA C# 4232 CRD 0416 01/14/25 4843 MCAFFEE*AUTORENEWAL			105.99-		5,872.39
1/14	DBT 17 Cowboys Way suite 60 866-622-3911TX C# 4232 CRD 0415 01/14/25 0417 BIBERK INSURANCE			1,023.59-		4,848.80
1/15	DBT 39 PUBLIC SQUARE WILKES BARREPA C# 4232 CRD 1441 01/14/25 3303 PENSKE TRK LSG 025410 209 E VIEW DR			968.96-		3,879.84
1/15	COMMWLTHOFPAPATH MOUNT PLEASANPA C# 4232 PAI FTAM PATH12830436			36.00-		3,843.84
1/16	GREEN H. A STEWART TRUCKING L BROKERAGE ACH				2,509.34	6,353.18
1/16	GREEN H A STEWART TRUCKING BROKERAGE ACH				3,254.13	9,607.31
1/16	GREEN H A STEWART TRUCKING BROKERAGE ACH				3,594.92	13,202.23



## Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order	Debit	Credit	Balance
1/16	POS DEB 0857 01/16/25 0009 OFFICE MAX/OFFI 343 WASHINGTON R WASHINGTONPA C# 4232			53.52-		13,148.71
1/16	POS DEB 0931 01/16/25 7757 WAL WAL-MART SUPER 000280 1739 WAL-SAMS WASHINGTONPA C# 4232			94.92-		13,053.79
1/16	PAYCHEX-HRS 401(K) 0000046893684			639.16-		12,414.63
1/16	PAYCHEX TPS TAXES 10354600004756X			1,536.13-		10,878.50
1/16	H A STEWART TRUCKING H A Stewart Truc Employe			3,976.77-		6,901.73
1/17	PAYCHEX EIB INVOICE X10356500038535			132.60-		6,769.13
1/17	PAYCHEX-HRS HRS PMT 47634418			250.97-		6,518.16
1/17	Wex Inc EFSLLC 3770002015312			1,764.35-		4,753.81
1/21	POS DEB 1426 01/19/25 1400 GOOGLE *GOOGLE ONE MOUNTAIN VIEWCA Card# 4232			2.13-		4,751.68
1/21	DBT CRD 1452 01/17/25 7728 WWW.MCAFEE.COM/CHARGE			68.89-		4,682.79



## Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date Order	Debit	Credit	Balance
1/21	DBT CRD 1523 01/18/25 8003 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		1,051.64-		3,631.15
1/21	Check 1084		100.00-		3,531.15
1/22	DBT CRD 1448 01/21/25 4604 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		426.68-		3,104.47
1/22	POS DEB 1142 01/22/25 9023 O REILLY 5107 WASHINGTONPA Card# 4232		445.18-		2,659.29
1/22	DBT CRD 1453 01/21/25 4604 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		697.32-		1,961.97
1/23	GREEN BROKERAGE ACH H A STEWART TRUCKING			1,274.28	3,236.25
1/23	GREEN BROKERAGE ACH H A STEWART TRUCKING			3,879.31	7,115.56
1/23	GREEN BROKERAGE ACH H A STEWART TRUCKING			4,848.72	11,964.28
1/23	DBT CRD 1725 01/22/25 4805 SHEETZ 2852 00028522 5800 Grand Avenue PittsburghPA C# 4232		80.00-		11,884.28
1/23	DBT CRD 1506 01/22/25 6204 PENSKE TRK LSG 058910 5600 GRAND AVE PITTSBURGHPA C# 4232		422.37-		11,461.91
1/23	PAYCHEX TPS TAXES 10427600002564X		503.20-		10,958.71





Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order Debit	Credit	Balance
1/23	H A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000046953558		566.32-		10,392.39
1/23	H A STEWART TRUCKING H A Stewart Truc Employee		3,904.50-		6,487.89
1/24	PAYCHEX EIB INVOICE X10431100044119		132.60-		6,355.29
1/24	Wex Inc EFSLLC 3770002015312		2,592.33-		3,762.96
1/27	DBT H. A. STEWART TRUCKING CRD 0110 01/27/25 9410 COMCAST THREERIVERS, PA 15 SUMMIT PARK DR 800-COMCASTPA C# 4232		292.76-		3,470.20
1/27	DBT CRD 1510 01/25/25 7303 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232		997.04-		2,473.16
1/28	DBT CRD 1502 01/27/25 9949 INTUIT *QBooks Online 2535 Garcia Ave CL. INTUIT. COMCA C# 4232		104.94-		2,368.22
1/29	CREDIT 1501 01/28/25 5904456 PENSKE TRK LSG 025410 209 E VIEW DR MOUNT PLEASANPA C# 4232			42.67	2,410.89
1/29	DBT CRD 1450 01/28/25 5904 PENSKE TRK LSG 025410		1,124.00-		1,286.89



## Business Solutions Checking XXXXXXXXXXXXX6794 (Continued)

Date	Description	Activity in Date	Order Debit	Credit	Balance
1/29	209 E VIEW DR MOUNT PLEASANT PA C# 4232 COMMWLTH OF PA PATH PAI FTAM PATH13016676		19.61-		1,267.28
1/30	H. A STEWART TRUCKING L GREEN BROKERAGE ACH			1,990.38	3,257.66
1/30	H. A STEWART TRUCKING GREEN BROKERAGE ACH			2,310.11	5,567.77
1/30	H. A STEWART TRUCKING GREEN BROKERAGE ACH			3,911.73	9,479.50
1/30	H. A STEWART TRUCKING PAYCHEX-HRS 401(K) 0000047020626		607.70-		8,871.80
1/30	H. A STEWART TRUCKING PAYCHEX TPS TAXES 10514600008015X		716.89-		8,154.91
1/30	H. A STEWART TRUCKING H. A Stewart Truc Employe		3,556.25-		4,598.66
1/30	Check 1085		400.00-		4,198.66
1/31	POS DEB 2335 01/30/25 9800 SHEETZ 2852 5800 GRAND AVENUE PITTSBURGH PA C# 4232		90.50-		4,108.16
1/31	PAYCHEX EIB INVOICE X10515800047166		132.60-		3,975.56
1/31	H. A STEWART TRUCKING Wex Inc EFSLLC 3770002015312		2,439.42-		1,536.14
1/31	H. A. STEWART TRUCKING Service Charge		25.00-	SC	1,511.14



Business Solutions Checking

XXXXXXXXXXXX6794 (Continued)

--- CHECKS PAID SUMMARY ---

Date	Check No	Amount	Date	Check No	Amount
1/21	1084	100.00	1/30	1085	400.00

\* Denotes check paid out of sequence

### Important Information

Effective March 25, 2025, the following enhancements will be rolled out to our Hometown Checking + Interest and Hometown Checking + Interest + Solutions checking accounts. Rest assured that your account number will remain the same and you will continue to access your account using your existing ATM/Debit card and checks (if applicable). You will also continue to receive all of the same great features and services that you enjoy today. Your current account type(s) can be found on page 1 of this statement, under the "Summary of Bank Accounts" section.

#### Hometown Checking + Interest changes effective March 25, 2025:

- **Account Name:** The name of this account type is changing to "Hometown Checking Plus."
- **ATM Fees:** All of our accounts come with access to 55,000+ fee-free ATMs<sup>1</sup> through Allpoint™ and Freedom Alliance™. The locations of participating network ATMs can be found at [www.fcbanking.com/branch-locations](http://www.fcbanking.com/branch-locations), in your Online Banking or by downloading the Allpoint™ app. As an added benefit, we will waive the first five (5) non-network ATM cash withdrawal fees per calendar month, based on the transaction posting date, for Hometown Checking Plus accounts. You will be responsible for any additional fees charged by the owner of a non-network ATM as well as any international transaction or other fees charged by the network.
- **Monthly Service Charge:** We are adding core deposit relationship balance as a way to waive the monthly service charge, which will increase from \$5 to \$10 per month. The monthly service charge will be waived when there are \$1,000 or more in deposits to the account per statement cycle, OR a \$5,000 minimum daily balance is maintained in related core deposit balances. A core deposit is defined as another checking, savings, money market account or club account that shares a primary or joint owner with the Hometown Checking Plus account.

#### Hometown Checking + Interest + Solutions changes effective March 25, 2025:

- **Account Name:** The name of this account type is changing to "Hometown Checking Premium."
- **ATM Fees:** All of our accounts come with access to 55,000+ fee-free ATMs<sup>1</sup> through Allpoint™ and Freedom Alliance™. The locations of participating network ATMs can be found at [www.fcbanking.com/branch-locations](http://www.fcbanking.com/branch-locations), in your Online Banking or by downloading the Allpoint™ app. As an added benefit, we will waive all non-network ATM fees, including cash withdrawals, deposits, transfers and inquiries completed at a non-network ATM for Hometown Checking Premium accounts. You will be responsible for any additional fees charged by the owner of a non-network ATM as well as any international transaction or other fees charged by the network.
- **Annual Fee Waiver on Brokerage IRAs:** Hometown Checking Premium account holders can qualify for the annual maintenance fee to be waived on a Brokerage Individual Retirement Account (IRA) with First Commonwealth Advisors. To qualify for the fee waiver, the IRA must have a minimum balance of \$10,000 or more AND the account owner must also be the primary or joint owner on a Hometown Checking Premium account on the 10th calendar day of the month in which your annual maintenance fee is assessed. If you do not have a qualifying checking account or there are changes to your checking account (it is closed, changed to a new account type or no longer shares an owner with the Brokerage IRA), the annual maintenance fee may be assessed on the IRA.
- **Monthly Service Charge:** We are adding core deposit relationship balance as a way to waive the monthly service charge, which will increase from \$10 to \$15 per month. The monthly service charge will be waived when there are \$2,000 or more in deposits to the account per statement cycle, OR a \$10,000 minimum daily balance is maintained in related core deposit balances. A core deposit is defined as another checking, savings, money market account or club account that shares a primary or joint owner with the Hometown Checking Premium account. We will also begin waiving the monthly service charge on Hometown Checking Premium accounts when the primary or joint owner is active military or a military veteran. You must present a valid Military ID or Veteran ID to qualify for the waiver.

Also effective March 25, 2025 for all accounts, the Image Statement Fee name is changing to "Check Image Fee". There is no change to the amount of the fee and is only applicable for accounts currently enrolled to receive check images on their monthly statement.

Updated account disclosures are available by visiting your local community office, calling our Engagement Center at 800.711.BANK (2265) or emailing us at [engage@fcbanking.com](mailto:engage@fcbanking.com).

<sup>1</sup> Mastercard Cross Border fees for international transactions may apply.



Account: Checking 6794  
Date: 2/9/2025

Security Features

The security features listed below are found on all First Commonwealth Bank checks.

- 1. Microprint: The words "First Commonwealth Bank" are printed in tiny characters around the perimeter of the check.
- 2. Watermark: A watermark of the First Commonwealth Bank logo is visible when held up to the light.
- 3. Color Shift: The numbers "100" on the front of the check change color from green to blue as the angle of view changes.
- 4. Security Thread: A security thread is embedded in the paper of the check.
- 5. UV Features: Under ultraviolet light, the words "First Commonwealth Bank" and the number "100" are visible.
- 6. Scratch-off: A scratch-off area on the back of the check reveals the words "First Commonwealth Bank".
- 7. Hologram: A hologram of the First Commonwealth Bank logo is located on the back of the check.
- 8. Magnetic Ink: The numbers "100" on the back of the check are printed with magnetic ink.
- 9. Security Markings: The words "First Commonwealth Bank" are printed in tiny characters around the perimeter of the check.
- 10. Security Features: The security features listed below are found on all First Commonwealth Bank checks.

FRONT HERE

*Ben K Hadburg Financial*

First Commonwealth Bank

Indiana PA 15701

CHECK HERE FOR DEPOSIT ONLY

<043306826>

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE

H A STEWART TRUCKING LLC

PH. 412-512-8811

235 WEST CHESTNUT ST APT811

WASHINGTON, PA 15301

60-682/433

1085

DATE 1/21/25

PAY TO THE ORDER OF BEN K HADBURG FINANCIAL

four hundred 09/100 DOLLARS

\$ 400 —

FIRST Commonwealth Bank

MEMBER FDIC 1-800-711-BANK (2285)

fcbanking.com

MEMO Account to work

*[Signature]*





Account: Checking 6794  
Date: 2/9/2025

>043306826< 20250121  
First Commonwealth Bank  
Drawer#/Trans#: 23401/0037  
HIN: 915223430000062

< 043306826 > 23401 37 01/21/25

ENDORSE HERE  
MICROFILM ONLY  
DATE  
LINE

**H A STEWART TRUCKING LLC**  
PH. 412-512-8811  
235 WEST CHESTNUT ST APT811  
WASHINGTON, PA 15301

60-682/433  
1084  
DATE 1/21/25

PAY TO THE ORDER OF MALIK STEWART \$ 100.-  
ONE HUNDRED 00/100 DOLLARS

**First Commonwealth Bank.**  
MEMBER FDIC 1-800-711-BANK (2265)  
fcbanking.com

MEMO PAID ADVANCE

Security features Details on back